

# INSTITUTE OF ACTUARIES

## THE INSTITUTE'S COAT OF ARMS

DURING the many discussions that took place concerning the rebuilding and furnishing of the Institute's premises at Staple Inn, the suggestion was made that the Institute should obtain a coat of arms. It was found that many other professional bodies bore arms and that the Institute was entitled to do so and was of sufficient standing to be granted arms with supporters. Accordingly, the Council decided in March 1955 to apply for a grant of arms. A year and a day later, armorial bearings were granted to the Institute by Letters Patent in the following terms:

## INSTITUTE OF ACTUARIES

### *Letters Patent granting Armorial Bearings*

To **All and Singular** to whom these Presents shall come, the Honourable Sir George Rothe Bellew, Knight Commander of the Royal Victorian Order, Garter Principal King of Arms, Sir John Dunamace Heaton-Armstrong, Knight, Member of the Royal Victorian Order, Clarenceux King of Arms and Sir Gerald Woods Wollaston, Knight Commander of the Most Honourable Order of the Bath, Knight Commander of the Royal Victorian Order, Norroy and Ulster King of Arms, Send Greeting. *Whereas John Farrant Bunford* President of the **Institute of Actuaries** hath represented unto The Most Noble Bernard Marmaduke, Duke of Norfolk, Knight of the Most Noble Order of the Garter, Knight Grand Cross of the Royal Victorian Order, Earl Marshal and Hereditary Marshal of England and One of Her Majesty's Most Honourable Privy Council that the Institute of Actuaries of Great Britain and Ireland was an Association which was established in London in the year 1848 and incorporated by Royal Charter bearing date the Twenty-ninth day of July 1884 by the name of the Institute of Actuaries. That the said Institute has for one of its objects the purpose of elevating the attainments and status and promoting the general efficiency of all who are engaged in occupations connected with the pursuits of an Actuary. That the management and superintendence of the affairs of the Institute of Actuaries are vested in a Council and that the Council is desirous of having Armorial Bearings duly assigned with lawful authority and he hath requested the favour of His Grace's Warrant for Our granting and assigning such Armorial Ensigns and in the same Patent such Supporters as may be proper to be borne and used by the Institute of Actuaries on Seals, Shields or otherwise according to the Laws of Arms. *And forasmuch* as the said Earl Marshal did by Warrant under his hand and Seal bearing date the Twenty-third day of May last authorize and direct Us to grant and assign such Armorial Ensigns and such Supporters accordingly. *Know ye therefore* that We the said Garter, Clarenceux and Norroy and Ulster in pursuance of His Grace's Warrant and by virtue of the Letters Patent of Our several Offices to each of Us respectively granted do by these Presents grant and assign unto the **Institute of Actuaries** the Arms following that is to say: **Chequy Sable and Or a Bend wavy Argent on a Chief Gold an open Book between two Hour Glasses proper** And for the Crest **On a Wreath Or Sable and Argent**

## *The Institute's Coat of Arms*

**A Woolpack Vert charged with a Bend wavy Argent** Mantled Sable doubled Or, as the same are in the margin hereof more plainly depicted. And by the Authority aforesaid I the said Garter do by these Presents further grant and assign unto the **Institute of Actuaries** the Supporters following that is to say: **On either side a Lion Argent each charged on the shoulder with a Tudor Rose Argent on Gules barbed and seeded proper and grasping in the interior paw a Bezant** as the same are also in the margin hereof more plainly depicted the whole to be borne and used for ever hereafter by the Institute of Actuaries on Seals, Shields or otherwise according to the Laws of Arms. *In witness* whereof We the said Garter, Clarenceux and Norroy and Ulster Kings of Arms have to these Presents subscribed Our names and affixed the Seals of Our several Offices this Fifteenth day of March in the Fifth year of the Reign of Our Sovereign Lady Elizabeth the Second by the Grace of God of the United Kingdom of Great Britain and Northern Ireland and of Her other Realms and Territories Queen, Head of the Commonwealth, Defender of the Faith and in the year of Our Lord One thousand nine hundred and fifty-six.

The frontispiece of this volume of the *Journal* is a reproduction of the painting by which, as the Letters Patent state, the arms are 'in the margin hereof more plainly depicted'. In the text of the document the arms are 'blazoned'. The 'blazon' is a precise verbal description of the arms in heraldic terms and is by itself sufficient to define the arms. It may be explained by taking it item by item, glancing now and again at the illustration.

**Chequy Sable and Or....** The blazon first describes the shield. The Institute's shield is to be regarded as covered with a chequer pattern of black (sable) and gold (or), upon which the other elements in its design are superimposed. In mediæval times a chequered cloth was used as an aid to computations with money, by placing coins on the squares. In particular, duties levied on goods were reckoned in this way, and the word 'exchequer' is derived from it. Thus the field of the Institute's shield represents the actuary's calculations and the monetary nature of many of them.

**...a Bend wavy Argent....** A bend is a broad diagonal band; a 'bend wavy' is a bend with wavy edges. A silver (argent) wavy-edged bend may be regarded as a conventional representation of a river, which itself has from ancient times been a symbol both of life itself and of the boundary between life and death. The faint curved line down the centre of the bend in the illustration is ornamentation of no heraldic significance and is therefore not mentioned in the blazon.

**...on a Chief Gold....** A chief is a broad horizontal band across the top of the shield occupying approximately one-third of its area. It is interesting to note that it is described as 'gold' and not by the more usual heraldic term 'or'. This is because 'or' has already been mentioned and repetition is avoided in blazoning where possible. An alternative method would be to say 'a chief of the second', since 'or' is the second tincture mentioned in the preceding part of the blazon. The chief has no symbolic significance, but serves as a field on which can be represented—

**...an open Book between two Hour Glasses proper....** The hour glasses are symbols of the periods of time with which so many actuarial calculations are concerned. The book shows that the Institute, as well as being a professional body concerned with educational activities, is also

a learned society. The description 'proper' indicates that the book and hour glasses are to be depicted in their natural or 'proper' colours. There is no need to follow precisely the manner of the illustration in suggesting that the open pages of the book are written or printed upon. In other representations of the arms, such as that in the Council Chamber, the book has been made to appear to be open at mortality tables.

...*And for the Crest*.... Those parts of the armorial bearings which surmount the shield need some explanation before proceeding further. Immediately above the shield is the helm, which is not mentioned in the blazon, as being common form. The type of helm and the position in which it is shown depends for an individual on his rank, according to fixed rules. A corporate body is assigned an esquire's helm, that is a closed helm which must be in profile. Over the helm is worn a long cloak-like garment, or mantle, described heraldically as the 'mantling'. It flows freely from the helm, and the ornamentation of the edges is sometimes said to represent the slashes it would receive in battle. Immediately above this is the wreath. This is simply a twist of pieces of coloured silk wound round the join between helm and crest. It has been suggested that the crest itself arose originally from the ornamentation of the ridge of metal running from front to back of the helm for the purpose of deflecting blows; certainly there developed the practice of surmounting the helm with a model in wood or leather of insignia that would identify the wearer. A crest which could not be modelled in this way would still not be regarded as good heraldry. Proceeding, then, with the blazon—

...*On a Wreath Or Sable and Argent*.... The wreath is almost always of two tinctures, namely, the principal metal (gold or silver) and the principal colour of the shield. The Institute wreath is unusual in including both metals, as well as black, thus incorporating three tinctures.

...*A Woolpack Vert charged with a Bend wavy Argent*.... The woolpack refers to the Institute's long association with Staple Inn, and the wavy-edged bend provides a link with the shield. Such a link makes recognition easier when the shield cannot be seen, and frequently, particularly in the older coats of arms, the crest is simply a repetition of a charge on the shield. Here the actual link between the Institute and Staple Inn is symbolized, and the green (vert) woolpack and silver bend retain but reverse the tinctures of the Staple Inn insignia (a silver woolpack on a green field, as can be seen in one of the stained glass windows in Staple Inn Hall). Incidentally, it appears that the Staple Inn insignia were never officially granted, but were presumably adopted by the Society of Staple Inn by way of reference to the trade from which the Inn took its name.

...*Mantled Sable doubled Or*.... The mantling is normally of the principal colour of the shield, 'doubled' or lined with the principal metal. Thus the Institute has black mantling with a golden lining.

...*The Supporters... On either side a Lion Argent*.... Lions have long held an honoured place in English heraldry and are worthy supporters of an English shield. Taken together, but without the shield or crest, the supporters must be different from those in all other armorial bearings. Lions have been frequently used and it is now necessary for them to bear at least two marks of difference to distinguish them from others. These marks of difference are—

...*each charged on the shoulder with a Tudor Rose Argent on Gules barbed and seeded proper*.... The Tudor Rose is a more definite indication

that the Institute originated and has its home in England. It is a combination of the rose of Lancaster and the rose of York and may be shown with either superimposed on the other. As the lions are silver, the Tudor Rose must here be silver on red (gules) to achieve alternation of metal and colour. 'Barbed and seeded proper' indicates that the sepals and stamens are shown in their natural colours.

**...and grasping in the interior paw a Bezant....** The second mark of difference is a symbol of money. A bezant was a gold coin (necessarily gold, so that no description of tincture is needed) and is always shown as a plain disc.

The motto is not referred to in the Letters Patent, except by its inclusion in the picture of the arms. There is, in fact, no copyright in mottoes in English heraldry, and the motto need not be different from those used by other persons, the Crown always excepted. 'Certum ex incertis' was chosen by the Council in 1901 for the Institute bookplate and is thus already familiar to the Institute's members. (See R. C. Simmonds, *The Institute of Actuaries 1848-1948*, p. 285.)

This description of the arms shows how it has been possible to symbolize some leading ideas concerning the Institute and the actuary's work with the use throughout of conventional heraldic charges. The symbolic interpretation of a design for armorial bearings is, however, a matter entirely personal to the bearer of the arms.

It will be noticed that there is no similarity between the design of the Institute Seal, which has hitherto graced the cover of the *Journal*, and the design of the arms. Enquiry showed that there was no way in which the design of the Seal could be entirely or substantially incorporated in the arms. No record can be found of the intentions of those who designed the Seal (see *J.I.A.* 59, 345), but there seems little doubt that the three figures of the Seal were intended to symbolize time, money and the chances of life, three principal constituents of an actuary's calculations. It was felt to be appropriate that the coat of arms should incorporate the same leading ideas, though necessarily in different ways. Thus the two designs are different, and in its proper place each will signify the Institute of Actuaries.

R. G. B.